

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:)
CHRISTOPHER R. LORE /) Case No. 24-20798-CMB
LAURA L. LORE,)
) Chapter 13
Debtor(s).)
_____ X

ORDER OF COURT
(Check Boxes That Apply)

- ☒ Confirming Plan on Final Basis ☒ Chapter 13 Plan dated:
5/1/24
- ☐ Authorizing Distributions Under Plan ☐ Amended Chapter 13 dated:
On Interim Basis Solely as Adequate _____
Protection

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$667 effective 6/24.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the "Plan"), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee's next available distribution date after the first day of the month following the date on which this Order is entered on the Court's docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

1. **Unique Provisions Applicable Only to This Case: Only those provisions which are checked below apply to this case:**

- ☒ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$1,925, beginning 12/24. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee's TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least ____ months. This

statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. ***Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.*** The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor _____ shall be paid monthly payments of \$_____ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- Midfirst Bank CL. #13 with no payments by the trustee for the months of 6/24 thru 11/24 as being paid direct by the debtor per consent order 7/31/24 doc 30 with payments by trustee restarting 12/24.
- ☒ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
Santander Consumer USA CL. #6

- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
-
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:
-
- ☒ K. Additional Terms and Conditions:
- The plan provision for the LMP No Look fees is stricken as debtor is no longer seeking loss mitigation.
 - No payments to US Department of HUD CL. #1 is not to be paid through Plan as not provided for in plan on the basis that the claim does not require current payments.
 - *Debtor(s) are to fund the plan by TFS [notwithstanding anything to the contrary in the plan] which is to be implemented within 14 days of the date of this Order (if not previously implemented). Debtor(s) are responsible for ensuring that the full monthly plan payment is made each month regardless of the manner in which payments are intended to be made.*
 - *To the extent the Plan is confirmed pre-bar date(s) or the completion of pending or contemplated litigation (including §506/522f action and objections to claims) or Loss Mitigation (LMP), creditors will be paid per plan in the plan amount (or as superseded by this Confirmation Order or other Order(s) of Court) notwithstanding a claim in a greater amount or priority. Debtor shall review all proofs of claims as filed and to take such action(s), including modification of the Plan or this Confirmation Order, as is necessary to address claim discrepancies and to address other subsequent events that will affect the adequacy of plan funding (including the outcome of contemplated or pending litigation and LMP). The need to address plan funding deficiency includes increasing the plan payment as necessary to fund 100% of timely filed and allowed non-specially classified unsecured creditors in 100% plan cases.*

2. Deadlines. The following deadlines are hereby established and apply to this case:

A. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

B. Review of Claims Docket and Objections to Claims. Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims

within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

C. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

D. Filing Amended Plans or Other Stipulation. Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

3. Additional Provisions. The following additional provisions apply in this case:

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.L.B.R. 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed *secured claim* (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 12/13/2024


United States Bankruptcy Judge **dmk**

cc: All Parties in Interest to be served by Clerk

FILED
12/13/24 9:16 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Christopher R. Lore
Laura L. Lore
Debtors

Case No. 24-20798-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 13, 2024

User: auto
Form ID: pdf900

Page 1 of 5
Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Christopher R. Lore, Laura L. Lore, 1125 Hillman St., Freedom, PA 15042-1645
15713948	Adagio Health, Inc., PO Box 3510, Pittsburgh, PA 15230-3510
15713949	+ Advantage Chiropractic CTRS, 298 East End Ave., Beaver, PA 15009-2808
15713956	+ Alberts Heating & AC, 1329 Dewey St., PO Box 147, Conway, PA 15027-0147
15713957	+ Beaver Valley Foot Clinic, PO Box 309, Rochester, PA 15074-0309
15713958	Brighton Radiology Associates, P.O. Box 536287, Pittsburgh, PA 15253-5904
15713965	+ Capstone Structural Engineering, Wexford Professional Building III, 11676 Perry Highway, Suite 3209, Wexford, PA 15090-7206
15713968	Ciox Health, PO Box 409900, Atlanta, GA 30384-9900
15713986	+ Family Vision Care, 400 State St., Baden, PA 15005-1799
15713990	HVMG, PO Box 536589, Pittsburgh, PA 15253-5907
15713991	HVMG AFM, PO Box 536589, Pittsburgh, PA 15253-5907
15713992	HVMG Convenient Care, PO Box 536589, Pittsburgh, PA 15253-5907
15713988	Heeitage Valley Sewickley, PO Box 827221, Philadelphia, PA 19182-7221
15713989	Heritage Valley Beaver, PO Box 536371, Pittsburgh, PA 15253-5905
15713993	+ James R. Logan DMD, 607 State St., PO Box 126, Baden, PA 15005-0126
15702809	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15713994	+ Kasper Hahn Funeral & Cremation Services, 547 8th St., Ambridge, PA 15003-2440
15714010	+ MRO, 1000 Madison Ave, Suite 100, Norristown, PA 19403-2426
15713999	+ MedCare Equipment Co, Po Box 5029, Greensburg, PA 15601-5058
15714012	+ Northstar Anesthesia of PA, PO Box 612625, Dallas, TX 75261-2625

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15702782	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 14 2024 00:04:05	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15702779	+ Email/PDF: AffirmBKNotifications@resurgent.com	Dec 14 2024 00:03:20	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15713985	Email/Text: skeller@crossriver.com	Dec 13 2024 23:40:00	Cross River Bank, 885 Teaneck Road, Teaneck, NJ 07666
15702787	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 23:50:37	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15702789	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 13 2024 23:50:37	Capital One, PO Box 71087, Charlotte, NC 28272-1087
15702785	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 14 2024 01:16:15	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15702790	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 14 2024 00:02:55	Capital One / WalMart, PO Box 71087, Charlotte, NC 28272-1087

District/off: 0315-2

User: auto

Page 2 of 5

Date Rcvd: Dec 13, 2024

Form ID: pdf900

Total Noticed: 65

15713966	+ Email/Text: bzero@celticbank.com	Dec 13 2024 23:40:00	Celtic Bank, 268 South State Street, Suite 300, Salt Lake City, UT 84111-5314
15702791	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2024 23:40:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
15702792	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:15:34	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15702793	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 14 2024 00:02:55	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15702794	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	Comenity - Boscovs, PO Box 650965, Dallas, TX 75265-0965
15702795	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	Comenity - Giant Eagle, PO Box 650960, Dallas, TX 75265-0960
15702796	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	Comenity - Lane Bryant, PO Box 650972, Dallas, TX 75265-0972
15702797	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15702798	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15702799	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
15702800	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 13 2024 23:40:00	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15702801	Email/PDF: creditonebknotifications@resurgent.com	Dec 14 2024 01:16:15	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15702806	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 14 2024 00:02:55	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15702802	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 14 2024 00:04:10	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15809741	+ Email/Text: jdryer@bernsteinlaw.com	Dec 13 2024 23:40:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15702808	Email/Text: bnc-bluestem@quantum3group.com	Dec 13 2024 23:40:00	Fingerhut, PO Box 70281, Philadelphia, PA 19176-0281
15713996	Email/Text: govtaudits@labcorp.com	Dec 13 2024 23:40:00	LABCorp, c/o LCA Collections, PO Box 2240, Burlington, NC 27216-2240
15711145	Email/PDF: resurgentbknotifications@resurgent.com	Dec 14 2024 00:03:30	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15702811	+ Email/Text: bankruptcy@lmmnc.com	Dec 13 2024 23:40:00	Lockhart Morris & Montgomery, Inc., Attn: Bankruptcy, 1401 N Central Expressway, Ste 225, Richardson, TX 75080-4456
15702810	+ Email/Text: bankruptcy@lmmnc.com	Dec 13 2024 23:40:00	Lockhart Morris & Montgomery, Inc., 1401 N Central Expy, Richardson, TX 75080-4669
15808050	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 13 2024 23:50:37	MIDFIRST BANK, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
15702818	Email/Text: EBN@Mohela.com	Dec 13 2024 23:40:00	MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005
15702814	^ MEBN	Dec 13 2024 23:38:49	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15807341	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 13 2024 23:40:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

District/off: 0315-2

User: auto

Page 3 of 5

Date Rcvd: Dec 13, 2024

Form ID: pdf900

Total Noticed: 65

15702812	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 13 2024 23:50:37	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
15702813	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Dec 14 2024 01:16:22	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15809979	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 14 2024 00:02:49	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15712074	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2024 23:40:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15702824	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2024 23:40:00	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
15702823	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 13 2024 23:40:00	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15702825	Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 01:16:15	Synchrony Bank / JCPenney, PO Box 71719, Philadelphia, PA 19176-1719
15702827	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 14 2024 00:04:21	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15702826	+ Email/PDF: ais.sync.ebn@aisinfo.com	Dec 13 2024 23:50:10	Synchrony/American Eagle, Po Box 71727, Philadelphia, PA 19176-1727
15807889	Email/Text: bncmail@w-legal.com	Dec 13 2024 23:40:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
15702829	+ Email/Text: bncmail@w-legal.com	Dec 13 2024 23:40:00	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15702828	+ Email/Text: bncmail@w-legal.com	Dec 13 2024 23:40:00	Target NB, Po Box 673, Minneapolis, MN 55440-0673
15703083	Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Dec 14 2024 00:15:13	U.S. Department of Housing and Urban Development, 801 Market Street, Philadelphia, PA 19107
15702830	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 13 2024 23:40:00	WebBank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 45

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MIDFIRST BANK
15702822		no name on CR Liability
15714011		no name on CR Liability
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
cr	*	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15702783	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15702784	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15713953	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15713954	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15713955	*+	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15702781	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15713950	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15713951	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15713952	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15702780	*+	Affirm, Inc., 650 California St Fl 12, San Francisco, CA 94108-2716
15702788	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

District/off: 0315-2

User: auto

Page 4 of 5

Date Rcvd: Dec 13, 2024

Form ID: pdf900

Total Noticed: 65

15713961	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15713962	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15713963	*	Capital One, PO Box 71087, Charlotte, NC 28272-1087
15702786	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15713959	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15713960	*+	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15713964	*+	Capital One / WalMart, PO Box 71087, Charlotte, NC 28272-1087
15713967	*+	Chryser Capital, PO Box 660335, Dallas, TX 75266-0335
15713969	*+	Citibank/The Home Depot, Po Box 6497, Sioux Falls, SD 57117-6497
15713970	*+	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15713971	*	Comenity - Boscovs, PO Box 650965, Dallas, TX 75265-0965
15713972	*	Comenity - Giant Eagle, PO Box 650960, Dallas, TX 75265-0960
15713973	*	Comenity - Lane Bryant, PO Box 650972, Dallas, TX 75265-0972
15713974	*+	Comenity Bank/Victoria Secret, Po Box 182789, Columbus, OH 43218-2789
15713975	*+	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15713976	*+	ComenityCapital/Boscov, Po Box 182120, Columbus, OH 43218-2120
15713977	*+	ComenityCapital/Boscov, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15713978	*	Credit One, PO Box 60500, City Of Industry, CA 91716-0500
15702807	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15713983	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15713984	*+	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15702803	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15702804	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15702805	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15713979	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15713980	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15713981	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15713982	*+	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15713987	*	Fingerhut, PO Box 70281, Philadelphia, PA 19176-0281
15713995	*	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, New York, NY 10106
15713998	*+	Lockhart Morris & Montgomery, Inc., Attn: Bankruptcy, 1401 N Central Expressway, Ste 225, Richardson, TX 75080-4456
15713997	*+	Lockhart Morris & Montgomery, Inc., 1401 N Central Expy, Richardson, TX 75080-4669
15702819	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
15702820	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
15702821	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
15714006	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
15714007	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
15714008	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
15714009	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfiled, MO 63005
15714005	*+	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15702815	*+	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15702816	*+	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15702817	*+	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15714002	*+	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15714003	*+	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15714004	*+	MOHELA, 120 N Seven Oaks Drive, Knoxville, TN 37922-2359
15714000	*+	Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
15714001	*+	Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15714014	*+	Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211
15714013	*+	Santander Consumer Usa, Po Box 961211, Fort Worth, TX 76161-0211
15714015	*	Synchrony Bank / JCPenney, PO Box 71719, Philadelphia, PA 19176-1719
15714017	*+	Synchrony/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15714016	*+	Synchrony/American Eagle, Po Box 71727, Philadelphia, PA 19176-1727
15714019	*+	Target NB, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
15714018	*+	Target NB, Po Box 673, Minneapolis, MN 55440-0673
15714020	*+	WebBank/Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820

TOTAL: 3 Undeliverable, 69 Duplicate, 0 Out of date forwarding address

District/off: 0315-2
Date Rcvd: Dec 13, 2024

User: auto
Form ID: pdf900

Page 5 of 5
Total Noticed: 65

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com
Kenneth Steidl	on behalf of Joint Debtor Laura L. Lore julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Debtor Christopher R. Lore julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 6